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User guide for the Expresní linka Plus application

*User guide for
the Expresní linka Plus application*

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1. Activation of Expresní linka Plus

Expresní linka Plus is offered as part of Expresní linka KB or as a separate service. Activation of Expresní linka Plus must be performed by calling +420 955 559 569.

Once Expresní linka Plus has been activated, access is allowed to the account whenever and wherever the client is via the Internet. The same security features which the client uses for Expresní linka KB are used for access to Expresní linka Plus (EL Plus), if it is part of the Expresní linka KB (EL KB) service.

This concerns an Identification number (i.e. most frequently the company ID number or personal ID number) and PIN and password or OPK card. The user must have his or her computer and browser set up correctly (more information available at <http://www.expresni-linka.cz>).

The account owner can authorise (or block) access to accounts via EL Plus for specific authorised persons, who are also already authorised for EL KB, the owner always permits access to the EL Plus channel for himself or herself and then authorises (blocks) access to the EL Plus channel for specific authorised persons. In terms of the call on EL KB, the authorised person permits access to the EL Plus channel and sets the security limit; he or she can of course also block this channel for himself or herself.

Any statutory representative activates the EL Plus service for a legal entity as the subject. Each statutory representative can also permit access to EL Plus for himself or herself and also authorise (or block) access for specific authorised persons (all statutory representatives have rights like the account owner).

2. Login to the application

The authorised user logs in to the Expresní linka Plus application by connecting to the www.kb.cz/en website and then selecting the Direct BANKING / **Expresní linka Plus on-line** option.

The identification number must be entered on the login page and the **Confirm** button pressed. Once the identification number has been verified, the next part of the window is displayed with a request for entry of two PIN positions or to switch on the Optical key.

Login with the aid of a PIN:

The requested PIN positions must be entered and the **Confirm** button pressed.

Login with the aid of an Optical key:

The optical key card must be switched on, the PIN entered and Enter pressed. Once Enter is again pressed, a numerical value will be displayed on the display of the Optical key, i.e. the answer which must be entered into the answer field on the EL Plus login page and the **Login** button then pressed.

During the session, the user can use all offered services in the scope of his or her authorisation and contractual relations with Komerční banka. The same session cannot however be used by several users at the same time, even if they are authorised to operate the same accounts – in such a case, each of them would have to open their own session.

Incorrect login attempts:

In terms of attempts at login, the system will keep requesting the same PIN positions (or OPK answer). If details are entered incorrectly, the incorrect login attempt counter will increase by one and the system will return to the login page with the identification number (company ID number/personal ID number) already verified and allow the user another attempt (a maximum of 3).

If the user leaves the application without having logged in correctly, the system will remember the number of incorrect attempts at logging in.

If the user leaves the application after the identification number has been verified and before the “Login” button has been pressed, the incorrect login attempt counter will increase by one.

The number of incorrect login attempts is reset at the moment of correct login to EL Plus, or reactivation of blocked access to EL Plus.



Unblocking can only be performed via EL KB.

3. Screen layout

3.1. Upper part

In the upper part of the application, the user selects the subject and account which he or she wants to work with at the moment. When switching to a different function, the selected function is preset for the selected account. If a different subject is selected, the currently selected functionality will be cancelled and a summary of accounts will be displayed in the working part.

In terms of the session, users are allowed access to all of the subject's accounts which have EL Plus activated and for which the user is the owner or statutory representative. Accounts are also displayed which the client is an authorised person for, whereas the owner of the given accounts has EL Plus activated and has permitted the authorised person to access his or her accounts via EL Plus.

3.2. Application menu

The EL Plus application menu is available on the left. Options are available which the logged in user can use for the selected subject and account.

3.3. Information about user login to the application

The date and time of the previous successful login by the user to the EL Plus application is displayed at the top of the application menu. The date and time is a link, which once opened displays the User profile screen – the dates and times of the last 10 User logins to the application are displayed here (up to a maximum of 90 days in arrears). If there are any discrepancies, the user must contact the Komerční banka client hotline on +420 955 559 569.

3.4. Relationship manager

The name and surname of your relationship manager is displayed in the EL Plus application menu. The name and surname of the relationship manager is displayed in a sentence which is also a link. Once opened, detailed contact information is displayed for the relationship manager (telephone number, e-mail address) and branch (address, opening hours, GPS coordinates). The detail of the contact information also includes a link, which once opened displays the location of the branch on the map (on the www.mapy.cz website).

3.5. Right working part

The right working part of the application contains screens with individual functionalities.

4. Authorisation of active operations

Authorisation of active operations in EL Plus is performed according to the method of login to the application:

- by entry of the requested positions from the password;
- by entry of the answer from the Optical key card.

5. Logout from the application

In order to logout from the application, the **Logout** option must be selected from the menu.

If the user is inactive in terms of data transmission from (other than general information such as information about exchange rates) or to Komerční banka for 20 minutes, the session will be terminated for security reasons. In order to continue, the user must login to the application again.



6. Summaries

6.1. Account summary

The account summary displays a list of all of the accounts of the currently selected subject, which the user operates via the EL Plus application. Detailed information is displayed for each account, including the status of the current balance (always up-to-date after night processing) and the account number in international IBAN format. It is possible to go from the list to displaying the Current available balance for the selected account (on-line query to the bank system), to Transaction history or to display the account detail in its profile.

6.2. Current available balance

This displays the current available balance for the selected Account. The available balance is gained by means of a direct query to the bank system and this takes into consideration any possible authorised overdraft in the account and blocked funds from payment operations.

Does not reflect so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

6.3. Authorised available balance

Only accounts included in the so-called Cash pool are displayed in the following structure:

- Authorised available balance – immediately available balance in the account included in the Cash pool. This is the minimum value from the field "Available balance in the Cash pool" and "Of which available for this account" increased by the value of the field "Unshared funds". "Unshared funds" in the account are always drawn on first;
- Available balance in the Cash pool – sum of allocated amounts from all accounts included in the Cash pool;
- Of which available for this account – sum limit of the amount which can be used from the Cash pool for this account and amount which this account allocated to the Cash pool;
- Unshared funds – account balance which is not allocated to the Cash pool.

6.4. Transaction history

This allows the user to view the history of settled transactions relating to the selected account.

History can be accessed for the past 730 calendar days, with continuous loading from 1st August 2015, not however before the date the EL Plus service was established.

Transaction history is not created until the moment the EL Plus application is used for the first time. Transaction history may also be longer, these are the lowest values subject to which transaction history is available. For loan accounts, it is possible to select whether non-accounting information will also be displayed, e.g. interest payments and fees etc. This information has no impact on the balance and turnover in the loan account.

In the case of printout of a generated report with transaction history in TXT format, the user must have the following settings for correct printout in the text editor:

- Courier New CE font, size 10,
- Print margins at the top and bottom 25 mm (this can be set in Notepad via the File/Page setup option).



6.5. Unprocessed payments, direct debits and standing orders

Unprocessed payments, direct debits and standing orders is used for displaying a list of orders (incl. foreign payments) and payments from standing orders, which were sent to the bank for processing and settlement of which was rejected by the bank. The list displays unprocessed orders of the subject made in all direct banking applications and unprocessed payments from standing orders from all KB systems.

Orders rejected online are displayed in the summary immediately after rejection (this does not apply to batch payments in the continuous mode - if they are not recorded online, they are sent to night processing).

Batch orders rejected during night processing and unprocessed payments of standing orders will be displayed in the summary only after night processing (the next Business day).

These types of orders are held in the list for natural persons – individuals for a maximum of 92 days and for natural persons – entrepreneurs and legal entities for a maximum of 31 days after the date of their rejection. The list displays rejected payments which relate to all accounts accessible by the given user via the EL Plus application, either for the currently selected subject, or for all operated subjects.

Users who have a certain number of repetitions for processing of a rejected order due to lack of funds (KB card file) set via a branch, should take this fact into consideration when considering making a new order, due to the possibility of payment duplicity. In the case of orders with “pending funds” stipulated as the reason for rejection, another attempt at settlement will be made.

6.6. Pending transactions

This window is used to display individual blocked amounts of funds created by use of a payment card, from payments via the MojePlatba application or from payments to mobile operators – always for one selected account. After selection of Pending transactions, all blocks are displayed for the **period** from the current Business day up to 20 days in arrears. The window also includes a link for displaying payment card detail. The user can display items according to card number.

It does not include so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

6.7. Today's activity

This window is used to display a summary of incoming and outgoing transactions relating to the selected account, which were processed by the bank on the current day. These transactions are moved to transaction history after night processing.

6.8. List of approved direct debits

Use this window to display a list of all active direct debit mandates related to the selected account. Active general direct debit mandates, active SIPO direct debit mandates, active direct debit mandates for landlines of O2 Czech Republic a.s and active SEPA Direct Debit mandates are displayed here.

List of displayed statuses of direct debit mandates in List of approved direct debits:

- Active - active and valid direct debit mandate.
- Before validation - the validity of the direct debit mandate is to take effect later.
- Modified - the status for the SIPO direct debit mandate, direct debit mandate for O2 - landline/internet and SEPA Direct Debit mandate. This becomes effective in case of changing these direct debit mandates. The list displays both the original and new settings.
- Closed - the status of the SEPA Direct Debit mandate. Closed mandates appear in the list for 30 days from the date of closing.



6.9. List of active standing orders

This window is used to display a list of active standing orders relating to the selected account. Active standing orders are shown in this list for the period of their validity.

6.10. Direct debit advice notes

Use this function to display:

- applicable direct debit advice notes - direct debits that have not been processed yet and are to be drawn on the current Business day;
- advice notes on direct debits recorded today - direct debits recorded today;
- pending direct debit advice notes - direct debits to be processed in future;
- history of direct debit advice notes - direct debits processed in the past (advice notes are available for 30 days).

Advice notes on direct debits from Komerční banka, from other financial institutions, and advice notes on SEPA direct debits (direct debits in EUR sent within the Single European Payment Area) are displayed.

Information will be updated at every user login. The last delivery of new direct debit advice notes from other financial institutions is carried out at approximately 4:30 pm. on Business days; new direct debit advice notes from KB are delivered during the whole Business day.

Types of direct debit processing:

- online - the direct debit will be processed online during the day within the framework of multi-round processing of orders.
- continuous - the direct debit will be processed online first. In case it is not recorded during online processing (due to insufficient balance or if any of conditions of Direct debit mandate is not met), it will be processed during the following night processing. In this case, the processing type will be changed to "batch". This direct debit does not enter the system of multi-round processing of orders.
- batch - the direct debit will be processed within the framework of night processing. This direct debit does not enter multi-round processing during the day and does not change the available balance during the day.

Processing status of direct debits:

- Awaiting due date: The due date of the direct debit order is an advance date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
- Awaiting due date - Not permitted: The due date of the direct debit order is an advance date; currently, no direct debit mandate has been set or the entered mandate is not active.
- Awaiting due date - Permitted limit exceeded: The due date of the direct debit order is an advance date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting due date - Number of days between direct debits not reached: The due date of the direct debit order is an advance date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
- Awaiting due date - Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Awaiting due date - Other reason: A condition for direct debit processing has not been met, for example, an account limit has been set.
- Awaiting processing: The direct debit order will be processed in the required due date; currently, the direct debit meets the conditions of the entered active direct debit mandate.



- Awaiting processing - Not permitted: The direct debit order will be processed on the requested due date; currently, no direct debit mandate has been entered or the entered mandate is not active.
- Awaiting processing - Permitted limit exceeded: The direct debit order will be processed on the requested due date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting processing - Number of days between direct debits not reached: The direct debit order will be processed on the requested due date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
- Awaiting processing - Insufficient funds: The direct debit order will be processed on the requested due date; currently, there are insufficient funds to process it.
- Awaiting processing - Other reason: The direct debit order will be processed on the requested due date; currently, some conditions for processing have not been met, such as a limit set in the account.
- Awaiting processing - Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Recorded: The direct debit order has been recorded successfully.
- Rejected - Not permitted / Permitted limit exceeded: The direct debit order has been rejected; it will not be processed. No direct debit mandate has been set or is not active, or the direct debit amount exceeded the limit set in the active direct debit mandate.
- Rejected - Number of days between direct debits not reached: The direct debit order has been rejected; it will not be processed. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- Rejected - Insufficient funds: The direct debit order has been rejected; it will not be processed due to insufficient funds in the account.
- Rejected - Other reason: The direct debit order has been rejected; it will not be processed - a condition for processing has not been met, such as a limit set in the account.

Status description for recurrent processing of the direct debit (it is specified only for the batch type of direct debit processing, if at least one recurrence was executed during the night processing):

- To be processed again - Not permitted / Permitted limit exceeded: The next attempt to process the direct debit will be made on the following business day. No direct debit mandate has been set or the direct debit amount exceeded the limit set in the active direct debit mandate.
- To be processed again - Number of days between direct debits not reached: The next attempt to process the direct debit will be made on the following business day. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- To be processed again - Insufficient funds: The next attempt to process the direct debit will be made on the following business day. There were insufficient funds to process the collection.
- To be processed again - Other reason: The next attempt to process the direct debit will be made on the following business day. A condition for collection processing has not been met, such as due to account limit settings.



7. Electronic statements

7.1. Summary of statement settings

This window displays a summary of statements for currently selected account. Statement settings cannot be changed via Expresní linka Plus.

7.2. Available statements

This window displays a list of available electronic statements (delivered current and archive statements) for the currently selected account, which the user can download in PDF format. An electronic statement downloaded here is the equivalent of the paper type of the statement and replaces it.

The availability of delivered *current* and *archive* statements for download is 90 days from delivery.

Note:

The date of generation of the current statement is different for clients of individual points of sale. More detailed information is available at the client's point of sale.

7.3. Request for archive statements

This window allows the user to send a **request for delivery of an available statement from the archive**. The request may be sent by the owner or person authorised to operate the account. The actual statement is subsequently (within 48 hours) delivered to the Available statements window.

7.4. Rules of conclusion of amendments to statements and downloading of statements in the case of clients under the age of 18

The rules for conclusion of amendments to statements and downloading statements in the case of clients under the age of 18 are stipulated in the following table:

	Downloading el. statements in DB			Creation of an amendment to an el. statement	
	Client under the age of 15	Client 15-18	Legal representative	Client under the age of 18	Client over the age of 18
Children's account + term deposit	NO	NO	NO	NO	NO**)
G2 + term deposit	NO*)	YES	YES	NO	YES

*) G2 is only provided to clients over the age of 15

**) The Children's account is not provided to clients over the age of 18

8. Payment cards

This functionality allows the user to display a list of payment cards (debit and credit) for the selected account. Details are displayed for individual payment cards (weekly limits, settings for payments on the Internet, card validity and arranged services etc.)



9. Investing

9.1. Display portfolio

This functionality allows for display of the characteristics of an owned portfolio of investments in IKS and SGAM mutual funds. Funds in the summaries are valued using the last up-to-date rate.

Portfolio summary is used to display a summary of the investment portfolio divided according to currency which is invested in. Information is stipulated on the screen as to the date on which the information is valid.

Portfolio value history is used for graphic display of the invested amounts and current value of the portfolio. A separate graph is displayed for each currency which is invested in.

Portfolio structure is used to display information about investments into individual funds. Funds are divided into sections according to currency. This screen can also be used to display and print the following pie charts:

- Portfolio structure graph – contains the share of individual funds which are invested into in terms of the portfolio in the given currency;
- Fund currency structure graph – contains the currency structure of assets in funds which are invested into in terms of the portfolio (this graph is only displayed for portfolios in CZK);
- Fund assets graph – contains the structure of assets in funds which are invested into in terms of the portfolio (this graph is only displayed for portfolios in CZK).

Screens with a graph always stipulate the date which the information is valid from.

Note:

The Display my portfolio item is available to the owner of the operated account who is a natural person – individual and statutory representative. Authorised persons and natural persons – entrepreneurs do not have access to this item.

9.2. Current rate summary

The summary displays a list of all funds belonging to individual contracts (Domestic or foreign funds) including the current rates for the units. The market price of assets in the portfolios of funds (shares, bonds etc.) for the date of submission of the instruction (D) will be calculated on the following day (D+1) and will be published on the day after calculation (D+2).

Note:

Rates of units in certain funds need not be announced on a daily basis, the last announced rate is then displayed in the application.

10. Mailbox

Komerční banka uses the mailbox (Message summary window) to send commercial messages to the user and messages relating to operation of direct banking applications. The user is informed of the existence of unread messages in the Account summary window, by means of envelope icons in the Mailbox menu item and possibly also by means of a message when the user logs in to the application.

The user may have a message delivered to a so-called preferred location. This type of message is displayed on the Account summary screen after login.



11. Notifications

11.1. Directory of recipients

This functionality is used to enter, change and cancel recipients of regular and one-off notifications. When entering a specific notification, it allows the user to select from pre-set values and there is no need to repeatedly enter telephone numbers or e-mail addresses to which the notifications should be sent.

11.2. Regular and one-off notifications

This functionality allows the user to set sending of regular notifications (e.g. about the balance in an account) or sending of a one-off notification (e.g. about delivery of a statement) to the stipulated telephone number (by SMS or fax) or to an e-mail address.

If the user sets the service for regular sending of notifications, the recipient which has been defined will be sent a notification via the selected method. Its wording will differ depending on the type of notification and specific settings. The notification is, depending on the type, sent on-line (at the moment the event occurs), or in a batch on Bank Business days (from 7:00).

12. Interested in ...

The Interested in... menu contains electronic forms (in PDF format) intended for the user to fill in and submit. The forms contain specific information. A form may also (apart from sending) contain the option of arranging a meeting with a relationship manager. This binding action is performed once the form is sent.

A Summary of submitted forms is also available in the menu.

13. Meetings in the bank

This functionality is used to plan meetings with your relationship manager. After having been planned, the meeting date is passed on directly to the relationship manager's calendar and notification about the meeting is sent to the stipulated e-mail address by way of confirmation.

Planned meetings (up to 365 days in advance) are available in the Meeting summary window, from which the meetings can be changed or cancelled. Only meetings planned via direct banking can be cancelled. Other meetings can be cancelled via phone number 800 111 055 or using the requested contact for reply.

If a meeting cannot be planned directly, the Call me back screen is displayed. The meeting is then planned with KB calls the client back.

14. Settings

14.1. Subject profile

Only the subject owner has access to this profile, i.e. the statutory representative / owner. All of the subject's accounts operated in terms of the MojeBanka Business application are displayed. The profile displays dates and times of operation of the subject by authorised persons in the MojeBanka Business application, including IP addresses of the computers from which the subject was operated. Operation of the subject is understood to mean display of the subject after login to the application and every switching of the operated subject (automatic and manual) in terms of one login. 10 records are displayed (maximum of 90 days into the past). IP addresses are loaded into the application once per day in terms of night updating. For this reason, IP addresses for the current day will be displayed the following day after this night updating.

14.2. User profile

Personal data is displayed about the user and a list of all accounts which the user can operate via the EL Plus application. Every user has access only to his or her profile. The profile displays dates and times of the last 10 logins (maximum of 90 days into the past) including the IP addresses of the computers from which the user logged into the application. IP addresses are loaded into the application once per day in terms of night



updating. For this reason, IP addresses for the current day will be displayed the following day after this night updating.

14.3. Account profile

Information is displayed here about the selected account (e.g. available balance, blocking, reservation, account type, authorised overdraft etc.). All users authorised for the specific account have access to this.

14.4. Set up name and sort accounts, subject settings

With the aid of the set up name and sort accounts, subject settings function, the user can allocate names to the accounts he or she operates and order them in terms of the subject, which will later help him or her to get his or her bearings in a larger number of operated accounts.

If a user operates several subjects via the EL Plus application and one of these subjects is used more frequently, the user has the option of setting this subject as default, i.e. this will be displayed as first in the list for selection of an subject. Subjects can be given their own names.

The order can only be set for current and term accounts.

Sorting, naming of accounts and subject settings are linked to the given user, i.e. only that user who made the settings will see these settings. Other users use their own settings even if they operate the same accounts.

15. Favourites

This functionality allows for quick launch of frequently used functionalities. Items from the standard menu can be added to the favourites menu in the EL Plus application.

Items in the Favourites menu relate to the operated subject (a separate Favourites menu exists for each operated subject).

Adding and removing items can be accomplished with the aid of the graphic features located by the menu item. The behaviour of items in the Favourites menu is the same as in the standard menu.

16. Other information

This User guide for the Expresní linka Plus application cancels and replaces the User guide for the Expresní linka Plus application released on 28th November 2015.

This User guide for the Expresní linka Plus application becomes effective on 23rd July 2016.

Expresní linka Plus